

In re Jack Carlton Cramer, Jr.
Debtor

Case No. 05-24720-KAO
(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C – Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Residence (homestead): 15605 63rd Ave NE, Kenmore, WA 98028 In debtor possession.		H	330,000	Exceeds Value
Total ➤			330,000	

(Report also on Summary of Schedules.)

In re Jack Carlton Cramer, Jr.
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(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Savings account: Prime Pacific Bank, Kenmore, WA, Acct # 24001652 In debtor possession.	H	54
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Household goods, furnishings, appliances, etc. In debtor possession.	H	3,095
		Weights (for workout) In debtor possession.	H	200
		Lawn mower; Power washer; Weedeater; Chain saw; Misc household & garden tools In debtor possession.	H	110

In re Jack Carlton Cramer, Jr.
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SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
5. Books, Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, pictures, art obkects In debtor possession.	H	275
		Compact disks \$25 In debtor possession.	H	25
		Collection of die-cast cars In debtor possession.	H	1,000
6. Wearing apparel.		Wearing apparel In debtor possession.	H	525
7. Furs and jewelry.		Ring In debtor possession.	H	150
8. Firearms and sports, photographic, and other hobby equipment.		Bicycle In debtor possession.	H	100
		Firearms: 306 Remington; 303 Remington In debtor possession.	H	175
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			

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SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
20. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.		Claim against Countrywide Home Loans Inc. and Land Safe Title of Washington for damages caused by breach of Settlement Agreement made July 2003 in King County Superior Court case # 02-2-23019-9 SEA Value of this claim is substantial but has not been determined as of this time.	H	Indeterminate

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SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) in customer lists or similar compilations provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2000 Chevrolet Silverado 2500 Pickup; good condition; 105,250 miles on OD In debtor possession.	H	11,000
		96 Pace 26 foot trailer In debtor possession.	H	1,000
		1995 GMC Sonoma Pickup Truck; OK condition; 115,200 miles In debtor possession.	H	650
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		Dog: Scottie Terrier	H	100

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SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
32. Crops - growing or harvested. Give particulars.	X	In debtor possession.		
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		Tools In debtor possession.	H	6,000
0 continuation sheets attached Total				\$ 24,459

(Include amounts from any continuation
sheets attached. Report total also on
Summary of Schedules.)

In re Jack Carlton Cramer, Jr.

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Debtor

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:
(Check one box)

☒ 11 U.S.C. § 522(b)(2):

☐ 11 U.S.C. § 522(b)(3):

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Savings account: Prime Pacific Bank, Kenmore, WA, Acct # 24001652	11 U.S.C. 522(d)(5)	54	54
Household goods, furnishings, appliances, etc.	11 U.S.C. 522(d)(3)	3,095	3,095
Bicycle	11 U.S.C. 522(d)(5)	100	100
Tools	11 U.S.C. 522(d)(5) 11 U.S.C. 522(d)(6)	4,500 1,500	6,000
Books, pictures, art objects	11 U.S.C. 522(d)(3)	275	275
Compact disks \$25	11 U.S.C. 522(d)(5)	25	25
Wearing apparel	11 U.S.C. 522(d)(3)	525	525
Ring	11 U.S.C. 522(d)(4)	150	150
Firearms: 306 Remington; 303 Remington	11 U.S.C. 522(d)(5)	175	175
Weights (for workout)	11 U.S.C. 522(d)(3)	200	200
2000 Chevrolet Silverado 2500 Pickup; good condition; 105,250 miles on OD	11 U.S.C. 522(d)(2) 11 U.S.C. 522(d)(5)	2,400 3,350	11,000
96 Pace 26 foot trailer	11 U.S.C. 522(d)(5)	1,000	1,000
1995 GMC Sonoma Pickup Truck; OK condition; 115,200 miles	11 U.S.C. 522(d)(5)	650	650
Dog: Scottie Terrier	11 U.S.C. 522(d)(5)	100	100
Lawn mower; Power washer; Weedeater; Chain saw; Misc household & garden tools	11 U.S.C. 522(d)(3)	110	110

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(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT
(Continuation Page)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Collection of die-cast cars	11 U.S.C. 522(d)(5)	1,000	1,000

In re Jack Carlton Cramer, Jr.,Case No. 05-24720-KAO

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(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child." See 11 U.S.C §112; Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. File No. 7021-24359		Incurred: 2000					
ATT: Vonnie McElligott Northwest Trustee Services, Inc. PO Box 997 Bellevue, WA 98009		Trustee under Deed of Trust on debtor's homestead				Notice Only	Notice Only
		VALUE \$ 0					
ACCOUNT NO.		Alternate address					
Countrywide Home Loans 450 American Street Simi Valley, CA 93065					X	Notice Only	Notice Only
		VALUE \$ 0					
ACCOUNT NO. 53278		Too much text for this space to hold					
Countrywide Home Loans, Inc. Regional Office 11711 SE 8th Street, Suite # 210 Bellevue, WA 98005					X	272,000	0
		VALUE \$ 330,000					
ACCOUNT NO. 53278		Incurred: 12/22/2000 to date Lien: 1st priority Deed of Trust Security: Debtor's homestead \$58,000 secured; Balance of 103,012 is unsecured.					
Countrywide Home Loans, Inc. Regional Office 11711 SE 8th Street, Suite # 210 Bellevue, WA 98005					X	161,012	0
		VALUE \$ 330,000					

1 continuation sheets attached

Subtotal > \$ 433,012
(Total of this page)
Total > \$
(Use only on last page)

(Report total also on Summary of Schedules)

In re Jack Carlton Cramer, Jr.,
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(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 21761 Credit Acceptance Corp PO Box 513 Southfield MI 48037		Incurred: 2000 Lien: PMSI in vehicle < 910 days Security: Year 2000 Chevy Silverado 2500 pickup truck PMSI in Chevy Silverado Truck Interest rate = 25% Monthly payments are 458.00 VALUE \$ 11,000				5,250	0
ACCOUNT NO. Norman B. Maas PO Box 82001 Kenmore WA 98028-0001		Lien: 2nd Deed of Trust Security: Debtor's homestead VALUE \$ 330,000				7,500	7,500 This amount based upon existence of Superior Liens
ACCOUNT NO. File No.7021.24359 Northwest Trustee Services, Inc. PO Box 997 Bellevue, WA 98009-0997		Incurred: 2000 Lien: Deed of Trust Security: Homestead @ 15605 63rd Ave NE, Kenmore, WA 98028 Trustee under Deed of Trust on debtor's homestead VALUE \$ 0			X	Notice Only	Notice Only
ACCOUNT NO. VALUE \$							
ACCOUNT NO. VALUE \$							

Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors
Holding Secured Claims

Subtotal ➤ (Total of this page)	\$ 12,750
Total ➤ (Use only on last page)	\$ 445,762

In re Jack Carlton Cramer, Jr.
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(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the subsection of the Bankruptcy Code described below which assigns the priority, such as "Sec. 507(a)(4)."

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child." Do not include the name or address of a minor child in this schedule. See 11 U.S.C. § 112; Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. On the last sheet of this Schedule E, report the total of all claims entitled to priority under § 507(a)(1) and § 507(a)(8) in the box labeled "Total of Claims Entitled to Priority under §§ 507(a)(1) and (a)(8)" and report separately the total of all other claims in the box labeled "Total of ALL Claims Entitled to Priority." Report these totals also on the Summary of Schedules.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

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☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheets attached

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(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. Proc. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 19566326 Arrow Financial 5996 W Toughy Ave Niles IL 60714			Incurred: 6/2003				640
ACCOUNT NO. 4610078010339281 BJ First Premier Bank 900 W. Delaware Sioux Falls SD 57117			Incurred: 11/2002				1,027
ACCOUNT NO. 4861646986220 Bon / FDSB 1345 S 52nd Street Tempe Az 85281			Incurred: 08/2003				857
ACCOUNT NO. 5346681001040997 CORTRUST BANK 500 EAST 604th ST N SIOUX FALLS SD 57104			Incurred: 08/2001				541
<div> <div>5 continuation sheets attached</div> <div> <div>Subtotal (Total of this page)</div> <div>Total (Use only on last page)</div> </div> </div>							<div>\$ 3,065</div> <div>\$</div>

(Report total also on Summary of Schedules)

In re Jack Carlton Cramer, Jr.,
Debtor

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SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 53278 Countrywide Home Loans, Inc. Regional Office 11711 SE 8th Street, Suite # 210 Bellevue, WA 98005		Consideration: Late charges Late charges \$1,750 "Other arrears" \$6,530			X	8,280
ACCOUNT NO. 6011009530093 DISCOVER FINANCIAL PO BOX 15316 WILMINGTON DE 19850		Incurred: 07/1987				7,165
ACCOUNT NO. 545800370426 DMCCB KIRKLAND ONE SCOTTSDALE AZ 85254		Incurred: 01/2000				2,268
ACCOUNT NO. 5433628701012977 FIRST PREMIER BANK 601 S MINNESOTA AVE SIOUX FALLS SD 57104		Incurred: 7/2000				371
ACCOUNT NO. 4055900002411277 GE CARD CO PO BOX 429346 CONCINATTI OH 45242		Incurred: 09/1998				2,268

Sheet no. 1 of 5 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal	\$ 20,352
(Total of this page)	
Total	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

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Debtor

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SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		Incurred: 2001 to 2005				
Helmut Kah, Attorney at Law 16818 140th Avenue NE Woodinville WA 98072-9001						21,750
ACCOUNT NO. 54079 1205271		Incurred: 11/2003				
HOUSEHOLD BANK 1441 SCHILLING PL SAINAS CA 93901						780
ACCOUNT NO. 544045006411		Incurred: 06/2000				
HOUSEHOLD BANK 1441 SCHILLING PL SALINAS CA 93901						2,241
ACCOUNT NO. 5407912052718214		Incurred: 11/2003				
HOUSEHOLD ORCHARD 1441 SCHILLING PL SALINAS CA 93901						833
ACCOUNT NO. 85056832		Incurred: 01/2003				
HOUSEHOLD ORCHARD BANK 1441 SCILLING PL SALINAS CAS 93901						2,428

Sheet no. 2 of 5 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal▶ (Total of this page)	\$ 28,032
Total▶	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

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SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 8194560135 JC PENNEY PO BOX 27570 ALBUQUERQUE NM 87125		Incurred: 08/2003				1,166
ACCOUNT NO. Case # 05-2-05040-3 SEA JEFFREY G. POOLE PC ONE UNION SQR STE 2420 SEATTLE WA 98101-1129		Incurred: June 2004 Judgment. Paid in full through wage garnishments				0
ACCOUNT NO. 0880330201000 LFGA DIV CIT FINANCIAL POB 6500 SIOUX FALLS SD 57117		Incurred: 12/2000				6,462
ACCOUNT NO. 88028943800 LFGA DIVISION CIT FINANCIAL 233 N MICHIGAN AVE STE 1 CHICAGO IL 60601		Incurred: 04/2000				1,508
ACCOUNT NO. 880419065000 LFGA DIVISION CIT FINANCIAL POB 6500 SIOUX FALLS SD 19850		Incurred: 09/2001				3,164

Sheet no. 3 of 5 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal	\$ 12,300
(Total of this page)	
Total	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

In re Jack Carlton Cramer, Jr.,
Debtor

Case No. 05-24720-KAO
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 079120527182 NATIONAL CREDIT ADJUST 327 W 4TH AVE HUTCHINSON KS 67501		Incurred: 12/2003				833
ACCOUNT NO. 10560601 PROVIDIAN 4900 JOHNSON DR PLEASANTON CA 94588		Incurred: 1/2003				448
ACCOUNT NO. 5-9508448724 SEARS PO BOX 740281 HOUSTON TX 77274		Incurred: 09/2003				4,409
ACCOUNT NO. 5307027069 Shell/CITI PO Box 15687 Wilmington DE 19850						1,561
ACCOUNT NO. 106173651 SNAP-ON TOOLS 1125 TRI-STATE PARKWAY GURNEE IL 60031		Incurred: 05/2002				5,270

Sheet no. 4 of 5 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal▶ (Total of this page)	\$ 12,521
Total▶	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

In re Jack Carlton Cramer, Jr.,
Debtor

Case No. 05-24720-KAO
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Case # 05-2-14534-0 SEA SUTTELL & ASSOCIATES PS 7525 SE 24TH STREET MERCER ISLAND WA 98040		Incurred: 2005				7,549
ACCOUNT NO. 6139490 VERIZON WEST NORTHWEST Customer Sales & Solutions Center P.O. Box 11328 St. Petersburg, FL 33733		Incurred: 07/2004				418
ACCOUNT NO. 34465871344658711 WFFNB EXPRESS PO BOX 330066 NORTHGLENN CO 80233		Incurred: 12/2004				0
ACCOUNT NO.						
ACCOUNT NO.						

Sheet no. 5 of 5 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal	\$ 7,967
(Total of this page)	
Total	\$ 84,237

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

05-24720-KAO

In re Jack Carlton Cramer, Jr. Case No. _____
Debtor (if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

In re Jack Carlton Cramer, Jr. Case No. 05-24720-KAO
Debtor (if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child." See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

In re Jack Carlton Cramer, Jr.

Debtor

Case No. 05-24720-KAO
(if known)**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 7, 11, 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP No dependents	AGE
Employment: DEBTOR		SPOUSE
Occupation Jim's Northgate Towing, Inc.		
Name of Employer 13730 32nd Ave. NE		
How long employed 3 years		
Address of Employer PO Box 25564		
Seattle, WA 98125		

Income: (Estimate of monthly income as of the filing of the petition)1. Current monthly gross wages, salary, and commissions
(pro rate if not paid monthly.)

DEBTOR	SPOUSE
\$ 4,333	\$ 3,167

2. Estimated monthly overtime

\$ 0	\$ 0
------	------

3. SUBTOTAL

\$ 4,333	\$ 3,167
----------	----------

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union Dues

d. Other (Specify: (D)L&I (S)IRA)

\$ 740	\$ 651
\$ 539	\$ 0
\$ 0	\$ 0
\$ 36	\$ 200

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 1,315	\$ 851
----------	--------

6.. TOTAL NET MONTHLY TAKE HOME PAY

\$ 3,018	\$ 2,316
----------	----------

7. Regular income from operation of business or profession or farm
(Attach detailed statement)

\$ 0	\$ 0
------	------

8. Income from real property

\$ 0	\$ 0
------	------

9. Interest and dividends

\$ 0	\$ 0
------	------

10. Alimony, maintenance or support payments payable to the debtor for the
debtor's use or that of dependents listed above.

\$ 0	\$ 0
------	------

11. Social security or other government assistance
(Specify)

\$ 0	\$ 0
------	------

12. Pension or retirement income

\$ 0	\$ 0
------	------

13. Other monthly income

\$ 0	\$ 0
------	------

(Specify)

\$ 0	\$ 0
------	------

14. SUBTOTAL OF INCOME REPORTED ON LINES 7 THROUGH 13

\$ 0	\$ 0
------	------

15. TOTAL MONTHLY INCOME (Add amounts shown on Lines 6 through 14.)

\$ 3,018	\$ 2,316
----------	----------

16. TOTAL COMBINED MONTHLY INCOME \$ 5,334

(Report also on Summary of Schedules)

17. Describe any increase [or decrease] in income anticipated to occur within the year following the filing of this document:

In re Jack Carlton Cramer, Jr.
Debtor

Case No. 05-24720-KAO

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ <u>2,694</u>	
a. Are real estate taxes included? Yes _____ No <u>✓</u>		
b. Is property insurance included? Yes _____ No <u>✓</u>		
2. Utilities: a. Electricity and heating fuel	\$ <u>225</u>	
b. Water and sewer	\$ <u>210</u>	
c. Telephone	\$ <u>0</u>	
d. Other <u>Garbage \$101; Cable \$75</u>	\$ <u>176</u>	
3. Home maintenance (repairs and upkeep)	\$ <u>0</u>	
4. Food	\$ <u>400</u>	
5. Clothing	\$ <u>100</u>	
6. Laundry and dry cleaning	\$ <u>50</u>	
7. Medical and dental expenses	\$ <u>50</u>	
8. Transportation (not including car payments)	\$ <u>300</u>	
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <u>250</u>	
10. Charitable contributions	\$ <u>0</u>	
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$ <u>0</u>	
b. Life	\$ <u>0</u>	
c. Health	\$ <u>0</u>	
d. Auto	\$ <u>0</u>	
e. Other _____	\$ <u>0</u>	
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) _____	\$ <u>0</u>	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$ <u>458</u>	
b. Other <u>Wife's car</u>	\$ <u>460</u>	
c. Other <u>Wife's VISA</u>	\$ <u>200</u>	
14. Alimony, maintenance, and support paid to others	\$ <u>0</u>	
15. Payments for support of additional dependents not living at your home	\$ <u>0</u>	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <u>0</u>	
17. Other _____	\$ <u>0</u>	
18. TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	<table border="1"><tr><td>\$ <u>5,573</u></td></tr></table>	\$ <u>5,573</u>
\$ <u>5,573</u>		
19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Total projected monthly income (Includes spouse income of \$2,316. See Schedule I)	\$ <u>5,334</u>	
b. Total projected monthly expenses	\$ <u>5,573</u>	
c. Monthly net income (a. minus b.) (Net includes Debtor/Spouse combined Amounts)	\$ <u>-239</u>	

[Chapter 12 and 13 Debtors Only: State amount and whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.]

21. Total amount to be paid into plan \$ 0 each 0.00 (interval).

United States Bankruptcy Court
Western District of Washington, at Seattle

In re Jack Carlton Cramer, Jr.
Debtor

Case No. 05-24720-KAO

Chapter 13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities."

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 330,000		
B - Personal Property	YES	5	\$ 24,459		
C - Property Claimed as exempt	YES	2			
D - Creditors Holding Secured Claims	YES	2		\$ 445,762	
E - Creditors Holding Unsecured Priority Claims	YES	2		\$ 0	
F - Creditors Holding Unsecured Nonpriority Claims	YES	6		\$ 84,237	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 5,334
J - Current Expenditures of Individual Debtors(s)	YES	1			\$ 5,573
TOTAL		22	\$ 354,459	\$ 529,999	

United States Bankruptcy Court
Western District of Washington, at Seattle

In re Jack Carlton Cramer, Jr.
Debtor

Case No. 05-24720-KAO

Chapter 13

STATISTICAL SUMMARY OF CERTAIN LIABILITIES
(28 U.S.C. § 159)
[Individual Debtors Only]

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$ 0
Student Loan Obligations (from Schedule F)	\$ 0
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0
TOTAL	\$ 0

The foregoing information is for statistical purposes only under 28 U.S.C § 159.

In re Jack Carlton Cramer, Jr.
Debtor

Case No. 05-24720-KAO
(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 23
sheets, and that they are true and correct to the best of my knowledge, information, and belief. *(Total shown on summary page plus 1.)*

Date November 9, 2005

Signature: /s/ Jack Carlton Cramer, Jr.
Debtor:

Date _____

Signature: Not Applicable
(Joint Debtor, if any)

[If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name of Bankruptcy Petition Preparer _____

Social Security No. _____
(Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

Address _____

X _____
Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

I, the _____ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the _____ [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief. *(Total shown on summary page plus 1.)*

Date _____

Signature: _____

[Print or type name of individual signing on behalf of debtor.]

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

UNITED STATES BANKRUPTCY COURT
Western District of Washington, at Seattle

In Re Jack Carlton Cramer, Jr.

Case No. 05-24720-KAO
(if known)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT	SOURCE
2005(db)	43,333	Jim's Northgate Towing
2004(db)	52,000	Jim's Northgate Towing
2003(db)	52,000	Jim's Northgate Towing
2005(nfs)	31,667	Jung-Hoon Kim DDS, PS
2004(nfs)	38,000	Jung-Hoon Kim DDS, PS
2003(nfs)	38,000	Jung-Hoon Kim DDS, PS

2. Income other than from employment or operation of business

None



State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

3. Payments to creditors

None



Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF
PAYMENTS

AMOUNT
PAID

AMOUNT STILL
OWING

JEFFREY G. POOLE, P.C.,
POOLE & ASSOCIATES, P.C.
One Union Square, Suite 2420
600 University Street
Seattle, WA 98101-1129
Phone: 206-624-7510
Fax: 206-224-8780

October, September, August
2005

>\$500/month

Paid in full

None



b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR
AND RELATIONSHIP TO DEBTOR

DATES OF
PAYMENTS

AMOUNT
PAID

AMOUNT STILL
OWING

None



c. *All debtors:* List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR
AND RELATIONSHIP TO DEBTOR

DATES OF
PAYMENTS

AMOUNT PAID

AMOUNT STILL
OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None



a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT
AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR
AGENCY AND LOCATION

STATUS OR
DISPOSITION

JEFFREY G. POOLE
v. JACK C. CRAMER
Case No. Y3-005834

Suit for money.

King County District
Court, East Division,
Issaquah Courthouse,

Default judgment
of \$6,383.99
entered
King County
District
Court on
6/29/2004.
Jdgmt Creditor
filed the
judgment in King
County Superior Ct

on 2/7/2005 and
has
been garnishing
debtor's
wages.
Garnishment of
wages
is in effect.

Great Seneca Financial
Corp
v. Jack C. Cramer

Suit for money

King County Superior
Court, Seattle, WA

Defalt Judgment of
\$7,549.85 was
entered
on 5/3/2005

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Notice of Trustee's Sale issued 6/17/2005, by NW Trustee Services Inc. against homestead of Jack C. Cramer, Jr., located at 15605 63rd Ave NW, Kenmore, WA 98028.	Nonjudicial foreclosure of Deed of Trust	Non-judicial	Stayed by bankruptc automatic stay

None ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
JEFFREY G. POOLE, P.C., POOLE & ASSOCIATES, P.C. One Union Square, Suite 2420 600 University Street Seattle, WA 98101-1129 Phone: 206-624-7510 Fax: 206-224-8780	Monthly	Default judgment of \$6,383.99 entered King County District on 6/29/2004. Transferred to Superior Ct on 2/7/2005. Has garnished 413.54 every two weeks, i.e. \$896.02 per month from debtor's wages.

5. Repossessions, foreclosures and returns

None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
--	---	--------------------------------------

6. Assignments and Receiverships

None



a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND
ADDRESS
OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF
ASSIGNMENT
OR SETTLEMENT

None



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND
ADDRESS
OF CUSTODIAN

NAME AND LOCATION
OF COURT CASE TITLE
& NUMBER

DATE OF
ORDER

DESCRIPTION AND
VALUE OF PROPERTY

7. Gifts

None



List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND
ADDRESS OF
PERSON OR ORGANIZATION

RELATIONSHIP
TO DEBTOR, IF ANY

DATE OF
GIFT

DESCRIPTION AND
VALUE OF GIFT

8. Losses

None



List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION
AND VALUE
OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS
WAS COVERED IN WHOLE OR IN PART BY
INSURANCE, GIVE PARTICULARS

DATE OF
LOSS

9. Payments related to debt counseling or bankruptcy

None

☐

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Helmut Kah, Attorney at Law 16818 140th Avenue NE Woodnville, WA 98072 Phone: 425-892-6467	10/12/2005	\$800.00

10. Other transfers

None

☒

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
---	------	--

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None

☒

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

None



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND
ADDRESS
OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR
DIGITS OF ACCOUNT NUMBER,
AND AMOUNT OF FINAL BALANCE

AMOUNT AND
DATE OF SALE
OR CLOSING

12. Safe deposit boxes

None



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND
ADDRESS OF BANK
OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF
THOSE WITH ACCESS TO BOX
OR DEPOSITORY

DESCRIPTION OF
CONTENTS

DATE OF
TRANSFER OR
SURRENDER, IF ANY

13. Setoffs

None



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE
OF
SETOFF

AMOUNT
OF
SETOFF

14. Property held for another person

None



List all property owned by another person that the debtor holds or controls.

NAME AND
ADDRESS OF OWNER

DESCRIPTION AND
VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None



If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

16. Spouses and Former Spouses

None



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

Debbie L. Johnston
(wife)

Judith Ann Cramer
(maiden name
Sankey)
Marriage was
dissolved by decree
entered on
October 25, 1999, in
King County
Superior Court
case no.
99-3-05022-7.

17. Environmental Sites

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME
AND ADDRESS

NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DATE OF
NOTICE

ENVIRONMENTAL
LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None



SITE NAME
AND ADDRESS

NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DATE OF
NOTICE

ENVIRONMENTAL
LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None



NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None



a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NO. (EIN)	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Rainbow Towing Inc.	Tax id: 91-1261326 Tax id: 91-12613Rainbow Towing Inc PO Box 82918 Kenmore, WA 98028	Rainbow Towing Inc PO Box 82918 Kenmore, WA 98028	Towing cars	Filed Chapter 11 Bankruptcy in US Bankruptcy Court, Western Dist of Washington, case no. 97-10081-KAO on 7/29/1997 and closed on 8/22/2000. Business sold to Jim's Northgate Towing, Inc. in approx March 2003.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

☐

NAME

ADDRESS

[Questions 19 - 25 are not applicable to this case]

* * * * *

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date November 9, 2005

Signature
of Debtor

/s/ Jack Carlton Cramer, Jr.

JACK CARLTON CRAMER, JR.

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and required under 11U.S.C. §§ 110(b), 110(h), and 342(b); (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor or representative of the debtor.

Social Security No.
(Required by 11 U.S.C. § 110(c).)

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X
Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. §156.

0 continuation sheets attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §152 and 3571

Arrow Financial
5996 W Toughy Ave
Niles IL 60714

ATT: Vonnie McElligott
Northwest Trustee Services, Inc.
PO Box 997
Bellevue, WA 98009

BJ First Premier Bank
900 W. Delaware
Sioux Falls SD 57117

Bon / FDSB
1345 S 52nd Street
Tempe Az 85281

CORTRUST BANK
500 EAST 604th ST N
SIOUX FALLS SD 57104

Countrywide Home Loans
450 American Street
Simi Valley, CA 93065

Countrywide Home Loans, Inc.
Regional Office
11711 SE 8th Street, Suite # 210
Bellevue, WA 98005

Countrywide Home Loans, Inc.
Regional Office
11711 SE 8th Street, Suite # 210
Bellevue, WA 98005

Countrywide Home Loans, Inc.
Regional Office
11711 SE 8th Street, Suite # 210
Bellevue, WA 98005

Credit Acceptance Corp
PO Box 513
Southfield MI 48037

DISCOVER FINANCIAL
PO BOX 15316
WILMINGTON DE 19850

DMCCB
KIRKLAND ONE
SCOTTSDALE AZ 85254

FIRST PREMIER BANK
601 S MINNESOTA AVE
SIOUX FALLS SD 57104

GE CARD CO
PO BOX 429346
CONCINATTI OH 45242

Helmut Kah, Attorney at Law
16818 140th Avenue NE
Woodinville WA 98072-9001

HOUSEHOLD BANK
1441 SCHILLING PL
SAINAS CA 93901

HOUSEHOLD BANK
1441 SCHILLING PL
SALINAS CA 93901

HOUSEHOLD ORCHARD
1441 SCHILLING PL
SALINAS CA 93901

HOUSEHOLD ORCHARD BANK
1441 SCILLING PL
SALINAS CAS 93901

JC PENNEY
PO BOX 27570
ALBUQUERQUE NM 87125

JEFFREY G. POOLE PC
ONE UNION SQR STE 2420
SEATTLE WA 98101-1129

LFGA DIV CIT FINANCIAL
POB 6500
SIOUX FALLS SD 57117

LFGA DIVISION CIT FNANCIAL
233 N MICHIGAN AVE STE 1
CHICAGO IL 60601

LFGA DIVISION CIT FNANCIAL
POB 6500
SIOUX FALLS SD 19850

NATIONAL CREDIT ADJUST
327 W 4TH AVE
HUTCHINSON KS 67501

Norman B. Maas
PO Box 82001
Kenmore WA 98028-0001

Northwest Trustee Services, Inc.
PO Box 997
Bellevue, WA 98009-0997

PROVIDIAN
4900 JOHNSON DR
PLEASANTON CA 94588

SEARS
PO BOX 740281
HOUSTON TX 77274

Shell/CITI
PO Box 15687
Wilmington DE 19850

SNAP-ON TOOLS
1125 TRI-STATE PARKWAY
GURNEE IL 60031

SUTTELL & ASSOCIATES PS
7525 SE 24TH STREET
MERCER ISLAND WA 98040

VERIZON WEST NORTHWEST
Customer Sales & Solutions Center
P.O. Box 11328
St. Petersburg, FL 33733

WFFNB EXPRESS
PO BOX 330066
NORTHGLENN CO 80233

FORM 6. SCHEDULES

Summary of Schedules

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or in part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.